

In re:  
Cynthia Muse  
Debtor

Case No. 19-16129-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: Apr 22, 2025

User: admin  
Form ID: 138OBJ

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Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Cynthia Muse, 3725 N. 15th Street, Philadelphia, PA 19140-3601
14905648	+ M & T Bank, C/O Denise Carlon, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14402627	+ M&T Bank, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Apr 23 2025 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14397207	+ Email/Text: jvalencia@amhfcu.org	Apr 23 2025 01:48:00	American Heritage FCU, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14454224	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14484732	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14397208	+ Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	CITY OF PHILADELPHIA WATER REVENUE BUREA, 1401 JOHN F KENNEDY BLVD 5TH FL, PHILADELPHIA PA 19102-1617
14397210	^ MEBN	Apr 23 2025 01:44:10	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538
14397211	+ Email/Text: camanagement@mtb.com	Apr 23 2025 01:47:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
14433677	Email/Text: camanagement@mtb.com	Apr 23 2025 01:47:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14401832	^ MEBN	Apr 23 2025 01:44:10	M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14397212	^ MEBN	Apr 23 2025 01:44:09	Novad Management Consulting, LLC, 2401 N.W. 23rd Street, STE 1A1, Oklahoma City, OK 73107-2448, ATTN: Anabel Casas, BK Specialist
14397213	+ Email/Text: bankruptcy@philapark.org	Apr 23 2025 01:48:00	Philadelphia Parking Authority, 701 Market St.,

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14397215	+ Email/Text: jaxbanko@td.com	Apr 23 2025 01:47:00	Ste 5400, Philadelphia, PA 19106-2895
14397216	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Apr 23 2025 01:57:52	Td Auto Fin, Po Box 9223, Farmington, MI 48333-9223
14399838	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Apr 23 2025 01:57:52	U.S. Department of Housing and Urban Dev, 451 7th Street S.W., Washington, BD 20410-0002

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14905006	*+	M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14397209	##+	John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123
14397214	##+	Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
ANTHONY ST. JOSEPH	on behalf of Defendant United States Department of Housing and Urban Developement anthony.stjoseph@usdoj.gov Mardella.Suarez@usdoj.gov,CaseView.ECF@usdoj.gov
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
JACQUELINE C. ROMERO	on behalf of Defendant United States Department of Housing and Urban Developement Jacqueline.Romero@usdoj.gov beth.fuhrhop@usdoj.gov;ECF@usdoj.gov
JOHN L. MCCLAIN	on behalf of Debtor Cynthia Muse aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Plaintiff Cynthia Muse aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Cynthia Muse ) Case No. 19-16129-pmm  
)  
)  
Debtor(s). ) Chapter: 13  
)  
)

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 22, 2025

For The Court

Timothy B. McGrath  
Clerk of Court